

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Donna T Galick
 Debtor

Case No. 18-18480-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db +Donna T Galick, 2144 Dogwood Lane, Bethlehem, PA 18018-1112
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14256642 +Bank of America, N.A. c/o Rebecca A. Solarz, Esq, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14252605 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
 14252608 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, Processing Center,
 Des Moines, IA 50364)
 14252610 ++PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799
 (address filed with court: People First Fed C, 2141 Downyflake Ln, Allentown, PA 18103)
 14252612 PNC, Po Box 5570, Cleveland, OH 44101-0570
 14256899 +PNC Bank National Association, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14252613 +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180
 14252614 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 14252624 +Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Apr 13 2019 06:53:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 13 2019 03:02:51
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 13 2019 03:03:21 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14252607 +EDI: WFNNB.COM Apr 13 2019 06:53:00 Comenitycb/boscov, Po Box 182120,
 Columbus, OH 43218-2120
 14252609 +EDI: AGFINANCE.COM Apr 13 2019 06:53:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
 14252615 +EDI: RMSC.COM Apr 13 2019 06:53:00 Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
 14252995 +EDI: RMSC.COM Apr 13 2019 06:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14252616 +EDI: CITICORP.COM Apr 13 2019 06:53:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 14252618 EDI: VERIZONCOMB.COM Apr 13 2019 06:53:00 Verizon, PO Box 660108, Dallas, TX 75266-0108
 14252619 EDI: VERIZONCOMB.COM Apr 13 2019 06:53:00 Verizon, PO Box 25505,
 Lehigh Valley, PA 18002-5505
 14252622 EDI: WFFC.COM Apr 13 2019 06:53:00 Wells Fargo, PO Box 5058, Portland, OR 97208-5058
 14252621 EDI: WFFC.COM Apr 13 2019 06:53:00 Wells Fargo, Credit Bureau Dispute Resoluti,
 Des Moines, IA 50306
 14252623 +EDI: WFFC.COM Apr 13 2019 06:53:00 Wf Pll, P.O. Box 94435, Albuquerque, NM 87199-4435
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14252606 Christopher M. Galick
 14252617 Tom Klein
 14252620 Walmart
 14252611* ++PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799
 (address filed with court: People First Federal Credit Union, 2141 Downyflake Lane,
 Allentown, PA 18103)

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
PAUL H. YOUNG on behalf of Debtor Donna T Galick support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Donna T Galick</u>	Social Security number or ITIN	xxx-xx-1290
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-18480-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donna T Galick

4/11/19

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.